

14 March 2014

Notice of Amendments to Fubon Bank (the “Bank”) Personal Loan Service Charge

Effective from 15 May 2014, Early Repayment Charges of Fubon Personal Loan products will be revised as below:

Fixed Term Personal Loan Products	Before Revision	After Revision
Perfect Fit Personal Loan / Fubon Wedding Loan (Applicable to customers who apply on or before 14 January 2014)	2% of outstanding loan principal or HK\$500 (whichever is higher)	3% of outstanding loan principal or HK\$500 (whichever is higher)
Balance Transfer Personal Loan (Applicable to customers who submit application after 20 April 2010 and apply on or before 14 January 2014)	2% of outstanding loan principal or HK\$500 (whichever is higher)	3.5% of outstanding loan principal or HK\$500 (whichever is higher)
Fubon Tax Loan (Applicable to Customers who successfully drawdown in or before September 2013)	HK\$1,000	2% of outstanding loan principal or HK\$1,000 (whichever is higher)
Pre-Selected Personal Loan / Top-Up loan / 「DR 醫學美容集團」 Interest-Free Instalment Loan (Applicable to customers who apply on or before 14 January 2014)	HK\$500	2% of outstanding loan principal or HK\$500 (whichever is higher)

Note: For early repayment of a Fixed Term Personal Loan, all the outstanding due under the loan (including principal and interest according to reducing balance method at the Bank's sole discretion, and in respect of the accrued interest that shall be calculated for the period up to the next monthly instalment due date. The Bank also reserves the right, in its sole and absolute discretion to apportion the monthly repayments between interest and principal.) together with the above Early Repayment Charge have to be repaid by the Customer. The Bank reserves the right to revise any service charge from time to time. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

For any enquiries, please call our 24-hour Customer Service Hotline at 2566 8181.

Fubon Bank (Hong Kong) Limited